

**IN THE UNITED STATES DISTRICT COURT
FOR THE MIDDLE DISTRICT OF ALABAMA
NORTHERN DIVISION**

ROY BROOKS, JR.,

Plaintiff,

v.

**COUNTRYWIDE HOME LOANS,
INC., et al.,**

Defendants.

**CIVIL ACTION NO.
CV-CV-2:06CV356-MHT**

DECLARATION OF KEN COLE

My name is Ken Cole. I am an insurance adjuster employed by Eagle Adjusting Services, in Indianapolis, Indiana. ("Eagle"). Based on my personal knowledge and my review of Eagle business records generated by me in the normal course of business, I testify as follows:

1. In or around December 2004, Eagle was retained by Balboa Insurance Company ("Balboa") to inspect two properties insured by Balboa in Troy, Alabama that were reportedly damaged as a result of Hurricane Ivan in September 2004. Countrywide Home Loans, Inc. ("Countrywide"), was identified as the insured under the insurance policies.

2. The first property was located at 120 Hubbard St. (Claim No. TBA41813044-06). The second property was located at 415 Ice Street (Claim No. CW5172818-01).

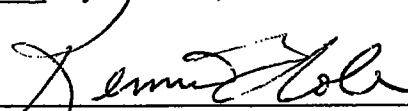
3. On or about December 6, 2004, in the course of my employment with Eagle, I inspected the properties at 120 Hubbard St. and 415 Ice St.. Mr. Brooks, who I

understand to have been Countrywide's borrower and the owner of the properties, accompanied me on these inspections.

4. After inspecting the properties, I prepared Claim Reports and Loss Statements for each. True and correct copies of the Claim Reports and Loss Statements, including the accompanying pictures, are attached hereto as Exhibit A (120 Hubbard St.) and Exhibit B (415 Ice St.). As indicated therein, I did observe damages which could have been caused by recent storms. Both properties had also suffered considerable damage from other, prior causes and events.

5. To my knowledge, Eagle was requested to inspect only two properties owned by Mr. Brooks (120 Hubbard St. and 415 Ice St.) in Troy, Alabama. During the course of my inspections, Mr. Brooks did not mention a third property, or ask that I inspect any other property.

I declare under penalty or perjury that the foregoing is true and correct. Executed on this 12 day of March, 2007.



Kenneth Cole

Insurance Adjuster for Eagle Adjusting
Services